

Strategy Tools

Chapter 3.3

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Strategy Tools

Repayment Information Tools

What types of repayment information are available?

Repayment information is available in a summary format or in a detailed file format.

The summary format provides a school with

- ❖ the number of borrowers who entered into repayment in the first 12 months of the most recent 24-month period and
- ❖ the number of those borrowers who entered into repayment in the first 12 months of the most recent 24-month period and defaulted or met other specified conditions during that 24-month period.

A school will be able to access summary repayment information associated with up to 17 different 24-month periods. For example, in February 2004 a school decides to request summary repayment information. Figure 3.3.1 details the 24-month periods for which the school can request summary repayment information for February 2004.

24-Month Periods
February 1, 2002 to January 31, 2004
January 1, 2002 to December 31, 2003
December 1, 2001 to November 30, 2003
November 1, 2001 to October 31, 2003
October 1, 2001 to September 30, 2003
September 1, 2001 to August 31, 2003
August 1, 2001 to July 31, 2003
July 1, 2001 to June 30, 2003
June 1, 2001 to May 31, 2003
May 1, 2001 to April 30, 2003
April 1, 2001 to March 31, 2003
March 1, 2001 to February 28, 2003
February 1, 2001 to January 31, 2003
January 1, 2001 to December 31, 2002
December 1, 2000 to November 30, 2002
November 1, 2000 to October 31, 2002
October 1, 2000 to September 30, 2002

Figure 3.3.1

24-Month Periods Available to School in February 2004

The detailed file format provides a school with

- ❖ an individual listing of all the selected borrowers tallied in the summary format and
- ❖ information about each of the relevant loans for each borrower included on the report.

This information is the same type of data provided on a school's loan record detail report.

The detailed file format repayment information is only available for the most recent 24-month period. That is, a school can request detailed repayment information only for the 24-month period that ends on the last day of the month before the month in which the school makes the request. For example, in February 2004 a school decides to request detailed repayment information. The school may only request information for the 24-month period that began on February 1, 2002 and ended on January 31, 2004.

Because a school can only request a detailed file format for the most recent 24-month period, it is important that a school monitor its repayment information on a monthly basis and, if desired, download the most recent detailed file format on a monthly basis.

To access a school's repayment information, an individual at the school must have an NSLDS User ID. This is a restricted data system, and each school has been assigned an individual User ID and password. To obtain an NSLDS User ID, contact CPS/WAN Technical Support at 1-800-330-5947.

How does a school obtain summary repayment information?

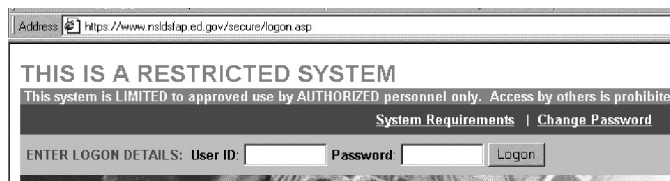
Summary repayment information is available from the U.S. Department of Education's (the Department's) National Student Loan Data System (NSLDS) website at

<https://www.nslsdfap.ed.gov>

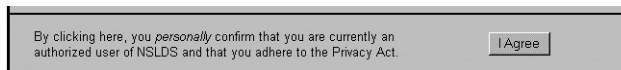
The NSLDS website can also be accessed through

<http://sfa4schools.sfa.ed.gov>

- Step 1:** Log on to the NSLDS website by entering the NSLDS User ID and password and clicking “Logon.”



- Step 2:** Read the Privacy Act statement and confirm that you are an authorized user of NSLDS and that you will adhere to the Privacy Act by clicking “I Agree.”



- Step 3:** Once logged on to NSLDS, select the “Org” tab from the main menu bar at the top of the screen.

- Step 4:** Under the “Org” tab select “Repayment Information.”



- Step 5:** View the school’s summary repayment information.

How does a school obtain detailed repayment information?

Detailed file format repayment information is requested using the NSLDS website at

<https://www.nslsdfap.ed.gov>

The NSLDS website can also be accessed through

<http://sfa4schools.sfa.ed.gov>

Once the request has been made via the NSLDS website, the detailed file format is delivered to the Student Aid Internet Gateway (SAIG, which replaces the Title IV Wide Area Network) mailbox associated with the NSLDS User ID making the request. EDconnect software is used to download the detailed file format from the user’s SAIG mailbox. Therefore, in order to request detailed file format repayment information, the requestor must have an NSLDS User ID, a SAIG account, and EDconnect software.

There are two types of NSLDS User IDs: an online services User ID and an online services and batch User ID. Because both User IDs have SAIG mailboxes, both can be used to request detailed repayment information. However, if the online services only User ID is used, the detailed file format will be placed in the mailbox associated with that User ID and not in the mailbox associated with the online services and batch User ID. To obtain an NSLDS User ID, a SAIG account, EDconnect software, or additional information, contact CPS/WAN Technical Support at 1-800-330-5947.

The following provides a step-by-step description of how to request and download the detailed file format repayment information.

Step 1: Log on to the NSLDS website by entering the user's NSLDS User ID and password and clicking "Logon."

Step 2: Read the Privacy Act statement and confirm that you are an authorized user of NSLDS and that you will adhere to the Privacy Act by clicking "I Agree."

Step 3: Once logged on to NSLDS, select the "Report" tab from the menu bar at the top of the screen.

Step 4: Under the Report function, click on the blue number box to the left side of the screen for the "School Repayment Info Loan Detail."

Step 5: Select either "Extract" or "Report." This option will determine the format of the file that is provided.

An extract allows a school to customize the data. Schools can query and sort the repayment information based on the school's individual needs.

A report can be accessed using standard word processing software. When selecting a report, it is important to narrow the parameters of the report by entering the desired School ID (OPE ID) and cohort fiscal year. Also enter the output medium for the report (Download, RMDS, or WAN).

Step 6: Make a Loan Selection.
This option will determine which loans are included in the file that is provided.

- ❖ The selection “ALL” will generate a detailed file that contains all of the loans included in the denominator only and numerator only reports.
- ❖ The selection “DENOMINATOR ONLY” will generate a detailed file that contains all of the loans that entered repayment during the first 12 months of the most recent 24-month period and did not default during that 24-month period.
- ❖ The selection “NUMERATOR ONLY” will generate a detailed file that contains only those loans that entered repayment during the first 12 months of the most recent 24-month period and defaulted during that 24-month period.

Step 7: Select the appropriate Sort By option. This option will determine the order of the borrowers if the school elects to receive a report file. However, an option must be entered, even if the school has requested an extract file.

- ❖ The selection “SSN” will sort the borrowers in Social Security Number order.
- ❖ The selection “CLAIM CODE, SSN” will sort the borrowers by claim code and then by Social Security Number.
- ❖ The selection “LOAN STATUS, SSN” will sort the borrowers by loan status code and then by Social Security Number.

Step 8: Read the statement regarding the content of the file requested and click “Submit.”

Step 9: Verify that the information is correct and click “Confirm.”

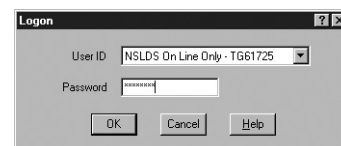
After completing these steps, a school can return to Step 5 and select the other option if the school so wishes. That is, a school that selects an extract at Step 5 can return to that step and also select a report.

Step 10: A message will appear indicating the request was successfully submitted.

If the repayment information is requested before 10 a.m. EST, the file should be available by the end of that business day. If the repayment information is requested after 10 a.m. EST, the file should be available by the next business day.

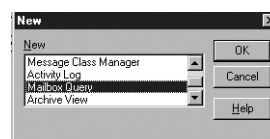
Step 11: Before downloading the repayment information from the SAIG mailbox, ensure the ID you used when logging on to the NSLDS website is set up in the EDconnect software. If this has not been done, contact CPS/WAN Technical Support at 1-800-330-5947.

Step 12: Log onto the EDconnect software using the User ID associated with the NSLDS User ID that made the request for repayment information.



Step 13: Select "Now" from the Transmission menu.

Step 14: Once EDconnect has finished processing the Transmission Now request, select "Mailbox Query" from the New option on the File menu.



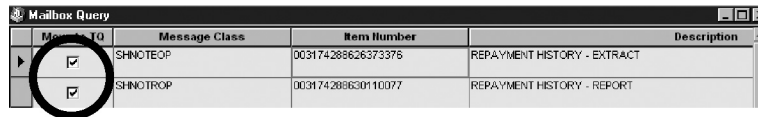
Step 15: EDconnect will provide a list of those files that are available for download. From the list of files available to be downloaded, identify the repayment information that was requested.

Move to TO	Message Class	Item Number	Description	S
<input type="checkbox"/>	DCR99ROP	00316883266281767	DRAFT 98 RATE EXTRACT	10500
<input type="checkbox"/>	DCR99ROP	00316883266447762	DRAFT 98 RATE REPORT	10500

The message classes for repayment information consist of eight digits:

- ❖ SHNOTEOP for extract files
- ❖ SHNOTROP for report files

Step 16: Place a check mark in the Move to TQ column next to the message class associated with the requested repayment information.



Message ID	Message Class	Item Number	Description
<input checked="" type="checkbox"/>	SHNOTROP	003174288626373376	REPAYMENT HISTORY - EXTRACT
<input checked="" type="checkbox"/>	SHNOTROP	003174288630110077	REPAYMENT HISTORY - REPORT

Step 17: Select “Now” from the Transmission menu. EDconnect will download the file to the designated directory. At this point, a school can rename the file prior to saving it. A school may wish to name a file for the date the file was downloaded.

Step 18: Access the file.

For questions about the SAIG mailbox or downloading files, contact CPS/WAN Technical Support at 1-800-330-5947.

How does a school read a detailed repayment information extract file?

The layout of the repayment information extract file follows the layout of the electronic loan record detail report extract file. See Chapter 2.6, “General Information Tools,” for a guide to the extract file.

Is repayment information subject to the Privacy Act?

Because repayment information contains personal identification information about borrowers who received loans under the Federal Family Education Loan (FFEL) and William D. Ford Federal Direct Loan (Direct Loan) programs, the Privacy Act of 1974 and the Family Educational Rights and Privacy Act (FERPA) apply to all repayment information. State and local laws and regulations may also govern the use of this material. Recipients must take appropriate steps to ensure that this material is used and discarded properly.

School Tools

Figure 3.3.2

Blank School Records Spreadsheet

Figure 3.3.2 is a blank school records spreadsheet. There is also a full-sized blank school records spreadsheet at the end of this chapter. A school may photocopy and use the full-sized blank spreadsheet or create its own spreadsheet using the layout provided. The "Spreadsheet Tools" section in Chapter 4.11, "Challenge, Adjustment, and Appeal Tools," has more information on creating and completing spreadsheets. The spreadsheet should contain the following:

Type: School Records Spreadsheet

	A	B	C	D	E	F	G	H	I	J	K	L
	Borrower's SSN	Borrower's Name	Type of Loan	Loan Period	Loan Status	Enrollment Status Code	Enrollment Status Date	LDA or LTH	Date Entered Repayment	Default/NegAm Date	Claim Reason Code	Comments
1												
2												
3												

Date __/__/__ Page __ of __

Left-side Header titles:

Type: School Records Spreadsheet

- ❖ **Left-side Header:** Enter the title shown in Figure 3.3.2.
- ❖ **Footer:** Include a footer showing the date the spreadsheet was prepared and the page number.

For each Column A through L, on Row 1 enter the title as shown in Figure 3.3.1. Then, beginning with Row 2, enter the corresponding information as listed below:

- ❖ **Column A, Borrower's SSN:** Enter the Social Security Numbers (SSNs) of all the school's FFEL and Direct Loan borrowers.
- ❖ **Column B, Borrower's Name:** Enter the names of the individuals whose SSNs are listed in Column A.
- ❖ **Column C, Type of Loan:** Enter the code for the loan using the loan type codes from Figure 2.3.6 in Chapter 2.3, "Loan Record Detail Report."
- ❖ **Column D, Loan Period:** Enter the starting date and ending date of the loan period.
- ❖ **Column E, Loan Status:** Enter the loan status at the time the cohort default rate was calculated. Use the codes found in Figure 2.3.7 in Chapter 2.3, "Loan Record Detail Report."

- ❖ **Column F, Enrollment Status Code:** Enter the borrower's enrollment status at the time the cohort default rate was calculated. Use the codes found in Figure 2.3.11 in Chapter 2.3, "Loan Record Detail Report."
- ❖ **Column G, Enrollment Status Date:** Enter the date the borrower's enrollment status last changed.
- ❖ **Column H, LDA or LTH:** Enter the borrower's last date of attendance (LDA) or the date the borrower dropped below half-time enrollment (LTH) for each borrower listed in Column A.
- ❖ **Column I, Date Entered Repayment:** Enter the date the loan entered repayment. The school will need to estimate actual repayment dates if the school does not maintain this information. Generally, a school can do this by adding six months to the students' last dates of attendance or less-than-half-time dates to account for their grace periods. If a school knows of a reason why a borrower's repayment date was delayed (for example, if the student enrolled in another school before entering repayment or if the student entered active duty in the armed services), the school should try to adjust for those circumstances.
- ❖ **Column J, Default/NegAm Date:** Enter the date a guaranty agency paid a default claim to a lender on a FFEL or the date that a Direct Loan became 360 days delinquent or met other specified conditions.
- ❖ **Column K, Claim Reason Code:** Enter the reason why a FFEL or Direct Loan is considered in default. Use the codes found in Figure 2.3.9 in Chapter 2.3, "Loan Record Detail Report."
- ❖ **Column L, Comments:** Appropriate comments would include a listing of any entities the school sent information to, the date the information was sent, and whether or not the school has proof the information was timely sent. Appropriate comments would also indicate if the loan was discharged and why, whether or not the borrower re-enrolled at another school, or if a portion of the loan was canceled or repaid.

Once the spreadsheet is created and completed, the school should save the spreadsheet and update it each month. The school should save the spreadsheet each month under a different name so the spreadsheet is not overwritten and lost. That way, the school will have a historical record that can be used for statistics, tracking, and the challenge, adjustment, and appeal process.

Data Manager Tools

Data Manager Monthly Status Report Instructions

Figure 3.3.3

Blank Data Manager
Monthly Status Report

Figure 3.3.3 is a blank monthly status report. There is a full-sized blank monthly status report at the end of this chapter. A data manager may photocopy and use the full-sized blank monthly status report or create its own monthly status report using the layout provided. The "Spreadsheet Tools" section in Chapter 4.11, "Challenge, Adjustment, and Appeal Tools," has more information on creating and completing spreadsheets. The status report should contain the following:

Type: Monthly Status Report
 Cohort FY:
 From:
 Data Manager Code:
 To: Default Management

Month and Year:
 Number of Schools:

	A	B	C	D	E	F	G	H	I	J
	School's OPE ID	School's Name	Type of Request	Cohort FY	Date School Submitted Request	Date Data Manager Submitted Response	Service Type	Tracking Number	Date School Signed for Response	Comments
1										
2										
3										
4										
5										
6										

Date ____/____/____

Page ____ of ____

Left-side Header titles:

Type: Monthly Status Report
 Cohort FY:
 From:
 Data Manager Code:
 To: Default Management

Right-side Header titles:

Month and Year:
 Number of Schools:

- ❖ **Left-side Header:** Enter the titles shown in Figure 3.3.3. After each title, enter the information appropriate to that title. When entering the cohort fiscal year, indicate draft or official as appropriate.
- ❖ **Right-side Header:** Enter the titles shown in Figure 3.3.3. After each title, enter the information appropriate to that title. After "Number of Schools:" enter the total number of different schools from Column A. Do not count a school more than once. The "Number of Schools," cannot be entered until the remainder of the spreadsheet is created and completed.
- ❖ **Footer:** Include a footer showing the date the spreadsheet was prepared and the page number.

For each Column A through I, on Row 1 enter the title as shown in Figure 3.3.3. Then, beginning with Row 2, enter the corresponding information as listed below:

- ❖ **Column A, School's OPE ID:** Enter the OPE ID numbers of all the schools that have submitted requests to the data manager.
- ❖ **Column B, School's Name:** Enter the names of the schools whose OPE IDs are listed in Column A.
- ❖ **Column C, Type of Request:** Enter the type of request the school submitted. If the school submits multiple types of requests, enter a separate line for each request. Use the following codes:
 - ❖ IDC – Incorrect Data Challenge
 - ❖ NDA – New Data Adjustment
 - ❖ ER – Erroneous Data Appeal
 - ❖ LS – Loan Servicing Appeal
- ❖ **Column D, Cohort FY:** Enter the cohort fiscal year used in the request.
- ❖ **Column E, Date School Submitted Request:** Enter the date the school request was postmarked by the delivery service.
- ❖ **Column F, Date Data Manager Submitted Response:** Enter the date the data manager response was postmarked by the delivery service.
- ❖ **Column G, Service Type:** Enter the type of service delivery the data manager used to deliver a response to a school.
- ❖ **Column H, Tracking Number:** Enter the tracking number the delivery service assigned to the response.
- ❖ **Column I, Date School Signed for Response:** Enter the date the school signed for the response from the data manager.
- ❖ **Column J, Comments:** Enter any appropriate comments.

The data manager should indicate whether the request is an original or subsequent request. If a subsequent request, the data manager should list the reason for the subsequent request (clarification of response, replacement of illegible records, etc.).

The data manager should also enter a comment if the data manager did not review the request because of an untimely submission or because the school was not eligible to submit a challenge, adjustment, or appeal.

Which Department address does a data manager use for submitting a monthly status report?

The data manager should send monthly status reports to Default Management via commercial courier or the U.S. Postal Service. If sent by commercial overnight mail/courier delivery, the address is

U.S. Department of Education
Default Management
ATTN: Monthly Status Report
830 First Street, NE
Washington, DC 20002

If sent by U.S. Postal Service, the address is

U.S. Department of Education
Default Management
ATTN: Monthly Status Report
400 Maryland Avenue, SW
Washington, DC 20202-5353

A data manager should not send monthly status reports to any other addresses at the Department.

A data manager may be able to submit a monthly status report via electronic mail. Default Management will notify data managers each cycle how electronic mail will be accepted.

Default Management recommends that a data manager send all correspondence return receipt requested or via commercial overnight mail/courier delivery. This will be useful to a data manager if it is asked to authenticate the timeliness of its response. A data manager should maintain the documentation that verifies the receipt of the monthly status report as well as all documentation submitted as a part of the monthly status report process.

Full-Sized Blank Spreadsheets

The following two pages contain full-sized versions of the report spreadsheets that were discussed earlier:

- ❖ School Records Spreadsheet
- ❖ Monthly Status Report

Type: **School Records Spreadsheet**

	A	B	C	D	E	F	G	H	I	J	K	L
1	Borrower's SSN	Borrower's Name	Type of Loan	Loan Period	Loan Status	Enrollment Status Code	Enrollment Status Date	LDA or LTH	Date Entered Repayment	Default/ NegAm Date	Claim Reason Code	Comments
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												

Type: **Monthly Status Report**

Month and Year:
Number of Schools:

Cohort FY:

From:

Data Manager Code:

To: Default Management

	A	B	C	D	E	F	G	H	I	J
	School's OPE ID	School's Name	Type of Request	Cohort FY	Date School Submitted Request	Date Data Manager Submitted Response	Service Type	Tracking Number	Date School Signed for Response	Comments
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
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